

***"A recognized best practice for teacher training"***

—Financial Literacy and Education Commission  
United States Department of the Treasury



# NATIONAL INSTITUTE OF FINANCIAL AND ECONOMIC LITERACY

Everything you need to educate your students about personal finance and money

***"I NEVER FELT SO MUCH LIKE A V.I.P. . . .***

Business professionals have been flying in throughout the week, we have had the chance to meet authors of personal finance books, and our endeavors have taken us to downtown Chicago and the Governor's mansion. I feel like I truly am on the forefront of financial literacy."

—Amy Steis  
Royall School District  
Elroy, WI

PRESENTED BY WISCONSIN JUMPSTART COALITION

- 2008—WJC chair appointed to President's Advisory Council on Financial Literacy (PACFL)
- 2008—WJC's NIFEL attendees take part in PACFL's inaugural listening session in Chicago
- 2006—Winner of "Governor's Financial Literacy Award"
- 2005—Winner of "State Coalition of the Year" award

Founding sponsor

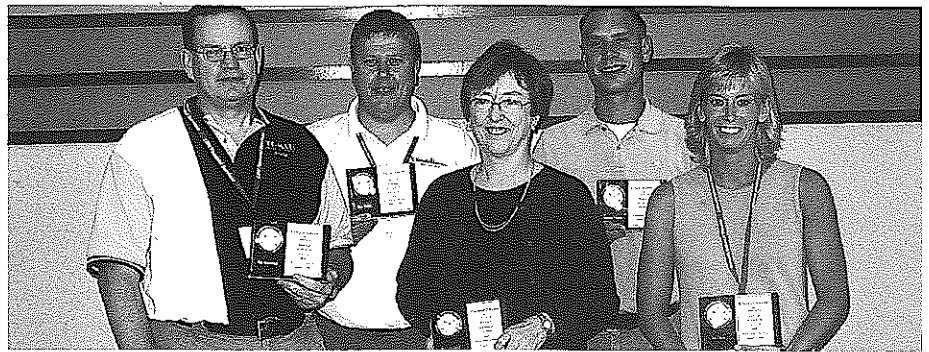


NIFEL's graduate-level sessions include . . .

- Loads of hard-to-find resources FREE
- Optional reduced-fee graduate credits
- Personalized learning—only 50 per session
- Professional recognition—"Clock Club"

*Expanding opportunities through financial education*

# The ultimate teacher-training program of the future . . . Available NOW!



Clock Club Members

## Beyond books, blogs and boring classes

If you're teaching personal finance during the 2009-2010 school year then our program will help you optimize your performance all year long.

The National Institute of Financial and Economic Literacy is the only program in the U.S. to offer an advanced, step-by-step system. It's broken into three five-day sessions for either getting started or re-energizing your teaching skills and boosting your chances for success in the classroom. Plus it's the only system to include these elements:

- About one new curriculum a day FREE
- A trove of hard-to-find materials and resources that would take countless hours to compile on your own
- A field trip to the Chicago financial district (in session 3) plus other trips
- Rare sessions with entrepreneurs

Our breakthrough training offers you a shortcut to mastery because it's based on a simple credo—*expanding opportunities through financial education*. You may never have a better chance to take your skills to a new level. Will you join a select few peers in '09? Each session has a limit of 50. We fill up *fast*.

Early enrollment helps ensure a spot this summer. WHAT are YOU waiting for?

## How to see results quickly

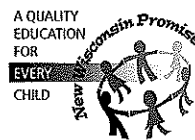
Start right off the bat with the session that *best fits* your own personal needs—then take the other two classes in any order *you wish*. It's your choice.

**"Completing the three courses, I feel a sense of empowerment. This has given me the confidence to not only teach but to really inspire students to take charge of their personal financial management."**

—Theresa Gross  
Appleton Area School District  
Appleton, WI

## Three graduate credits in five days—still \$375

- NIFEL still offers the fastest, lowest-fee graduate credits available in 2009. (Compare times and costs to more drawn out, costly university programs.)
- Also lesson plans fit National Jump\$tart Coalition's National Standards in Personal Finance and WI Dept. of Public Instruction standards.



## Who else wants to join the "Clock Club" in 2009?

With your permission we would like to make certain arrangements that could result in significant recognition for you.

What do we mean by—"significant recognition?"

We believe financial literacy is *the* first great education issue of the 21st Century. If you finish all three programs, then Wisconsin Jump\$tart marks your effort by inducting you into the "Clock Club" at a closing ceremony and luncheon. You get a clock/portrait holder engraved with your name and the NIFEL logo—a great desktop showpiece. Once you register, we reserve your clock—and you've got one foot in the door to this elite group.

Be forewarned, you will work hard and may be exhausted during each five-day program but the rewards are huge.

## Who benefits most?

Teachers of personal finance, family and consumer sciences, social studies, economics, math, business and others who want to acquire the skills to teach personal finance—financial counselors, tech college faculty, corrections staff and school principals and administrators.

## About Madison, Wisconsin

Your host city ranks at or near the top in numerous surveys of best places in the nation to live, work, visit, and enjoy.

JUNE 22-26, 2009

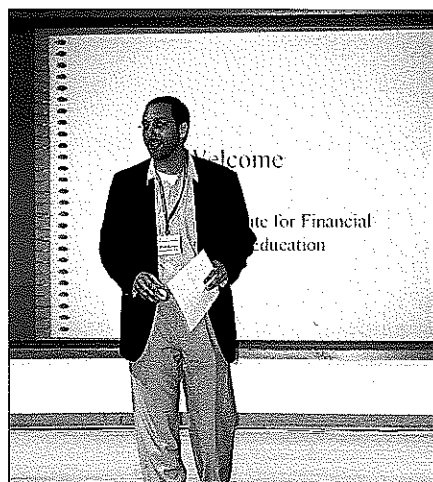
Academic director  
**Dr. Michael Gutter**  
 University of Florida

## Schedule

Monday	8:00 a.m.-6:30 p.m.
Tuesday	8:00 a.m.-5:45 p.m.
Wednesday	8:00 a.m.-5:00 p.m.
Thursday	8:00 a.m.-6:00 p.m.
Friday	8:00 a.m.-1:30 p.m.

## Program costs and graduate credits

- \$225 for program registration
- \$600 includes program registration plus three graduate credits  
*(Fees include all meals, refreshments, materials, lodging and parking.)*



## Cancellation policy

By June 1, 2009	Full Refund
After June 1, 2009	No Refund
No Shows	No Refund

# Paychecks, Financial Contracts and Entrepreneurship

A student's first paycheck often shocks. Money was withheld! First car loans, apartment rentals and home purchases involve legal contracts. Yet, most students face these financial "rites of passage" with little grounding.

**During this session** you become skilled at teaching a step-by-step approach to managing and understanding these basic-but-vital transactions. You become familiar with experience-based activities such as the Reality Store. It helps your students understand their financial world in a practical, yet fun and engaging way. Part of the week focuses on *creating your own paycheck* through entrepreneurship—a core element of our free enterprise system. You tour businesses begun by entrepreneurs and meet them.

**The major requirements for graduate credit, among others, will be:**  
 1) provide several lesson plans, 2) participate in group discussions, projects and activities, 3) develop a business concept paper.

## You learn from this program how to teach about:

### Life's major financial transactions

- Renting and home buying—the biggest purchase most people ever make
- Education planning
- Car buying—the practical realities behind student dreams

### The anatomy of a paycheck and employee benefits

- Social security and retirement planning
- Employee benefits—"your other paycheck"
- Taxes and withholding—careful planning saves money and builds wealth

### Entrepreneurship—creating your own paycheck

- Starting your own business
- Practical lessons of creating money
- The millionaire mindset

**"Entrepreneurship is extremely critical to the competitiveness of our great nation. So much can be learned by spending a week hearing NIFEL's presenters break down topics, activities, views, and resources."**

—David Seagraves  
 The Transformation Institute  
 Atlanta, GA



## Investor Education, Economics and Insurance

**S**aving and investing are cornerstones of every wealth-building strategy. Insurance provides a safety net. Yet, far too many students enter the workplace with little understanding or appreciation of either.

**During this session** you explore saving and investing as means to financial security and a wealth-building strategy. You also gain the knowledge and skills necessary to make informed investment decisions for you and your students. You learn why it is important to get started early. Several participative activities and "games" make for a lively learning environment. Learn how the institutions of a market economy enhance wealth building individually and socially. In addition, there are sessions on all major forms of insurance. A tour of Milwaukee's financial district provides an operational look at financial institutions in action. You are invited to a personal financial question and answer session (included in registration).

**The major requirement for graduate credit, among others, will be:** complete a stock analyst report.

### You learn from this program how to teach about:

#### Investor education—knowledge and skills to build wealth

- Investor protection—avoid fraud
- Personal investing—balancing risk and reward
- The methods of investing

#### The economic way of thinking

- Saving: obstacles, strategies, financial institutions, long-term benefits
- The basics of budgeting—pay yourself first
- Financial fitness for life

#### Insurance choices—the Big Risk Game

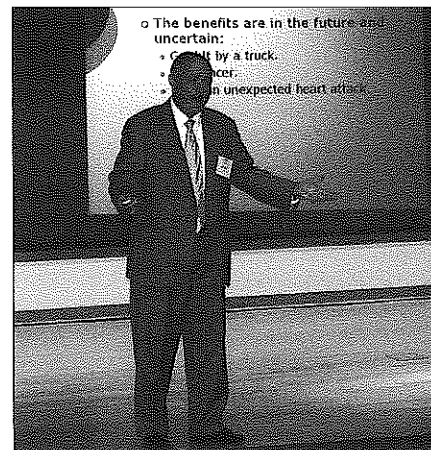
- Life, disability and long-term care
- Homeowners, renters, auto
- Health—why are costs rising so rapidly?

**"One week of NIFEL experience packed more punch than all the graduate courses, seminars, and workshops I've attended, COMBINED! I'm energized to work . . ."**

Glenna Fritz  
Brighton High School  
Brighton, MI

**JULY 13-17, 2009**

**Academic director**  
**Dr. Mark Schug**  
**University of Wisconsin—Milwaukee**



### Schedule

Monday	8:00 a.m.-7:00 p.m.
Tuesday	8:00 a.m.-5:30 p.m.
Wednesday	8:00 a.m.-5:30 p.m.
Thursday	8:00 a.m.-5:30 p.m.
Friday	8:00 a.m.-1:30 p.m.

### Program costs and graduate credits

- \$225 for program registration
  - \$600 includes program registration plus three graduate credits
- (Fees include all meals, refreshments, materials, lodging and parking.)*

### Cancellation policy

By June 22, 2009	Full Refund
After June 22, 2009	No Refund
No Shows	No Refund

AUGUST 3-7, 2009

Academic director  
**Professor Bill Duddleston**  
 Edgewood College

## Schedule

Monday	8:00 a.m.-6:30 p.m.
Tuesday	8:00 a.m.-7:30 p.m.
Wednesday	8:00 a.m.-5:15 p.m.
Thursday	6:15 a.m.-8:00 p.m.
Friday	8:00 a.m.-1:30 p.m.



## Program costs and graduate credits

- \$225 for program registration
- \$600 includes program registration plus three graduate credits  
*(Fees include all meals, refreshments, materials, lodging and parking.)*

## Cancellation policy

By July 13, 2009	Full Refund
After July 13, 2009	No Refund
No Shows	No Refund

# Credit and Money

**B**uy now! Pay later! Nothing down. Everyone has heard this shibboleth of today's consumerism. The message entices and disarms today's students as it does many consumers.

**During this session** you learn about credit, one of the most widely used but often-abused financial tools in existence. In 2000, nearly a third of high school seniors had credit cards. The percentage is almost certainly higher today. Through a variety of speakers and activities, the course shows you how to teach your students about credit basics—technical, psychological, behavioral—while you also gain a better understanding yourself. You will be a guest at the Chicago Federal Reserve Bank and discuss the bank's role. Experience commodities trading too—first hand, up close.

**The major requirement for graduate credit, among others, will be:** design a program or curriculum for a semester or quarter.

## You learn from this program how to teach about:

### Socially responsible consumption

- Classifications of credit, costs, fees, terms, etc.
- How credit scoring is used
- How to read and understand a credit report

### Budgeting in the real world and credit education

- Experiencing budgeting from a high school student's perspective
- Money management and the wise use of credit
- Overview of the available information on credit education

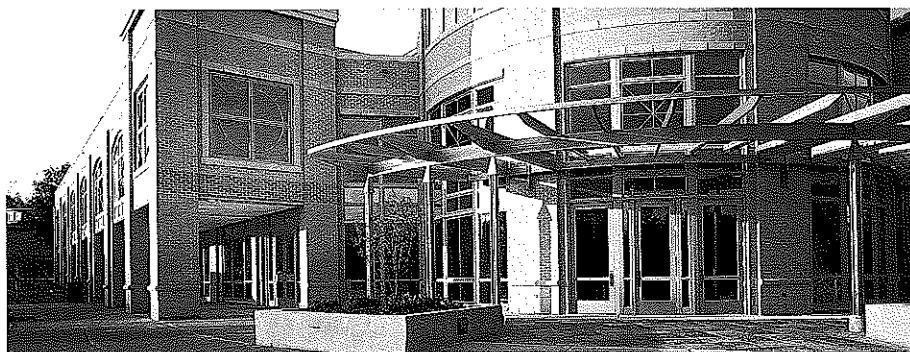
### Money, inflation, who protects our money

- Monetary policy
- How the fed controls inflation
- Free enterprise and regulation

**"My colleagues envied an experience that resulted in boosting my enthusiasm and energy for teaching. For the investment of five short days and at a financial cost that must be called the educational bargain of a lifetime, I really became a more effective teacher."**

—Scott Sommer  
 Bradley Tech High School  
 Milwaukee, WI

## Read below or miss these NIFEL extras



Predolin Hall—site of most classes

### **Bonus 1—Free lodging**

If you are staying overnight, you get free lodging in residence halls. Rooms have no refrigerators, televisions or stereos but are equipped for laptop computers if you bring a cable and ethernet card. (An additional \$100 guarantees a single occupancy sleeping room, still sharing bathroom facilities with four people.)

### **Bonus 2—Group preferences**

Teams of two or more educators applying for admission from the same institution will be given preference for available slots in all three programs. We hope to encourage a “buddy system” to help support you back on the job. For more information, contact Deb Wiese at 608-663-4243 or email her at: [dwiese@edgewood.edu](mailto:dwiese@edgewood.edu).

### **Bonus 3—Give yourself the gift of financial knowledge**

We call it “the other great benefit” of our classes. Deeper understanding of your own personal finances and “money psychology” comes hand-in-hand with the knowledge that helps you become a top-notch teacher of personal finance. While the NIFEL does not offer financial counseling per se, many attendees tell us how much they gain personally with new insights into their own financial condition.

**Pete Christopherson put it this way.** “It was enjoyable on the professional (as well as personal) level. It will help me in both areas of my life.” **Dorlise Brown said,** “Wonderful class full of information that pertains not only to what we (teachers) do in our classrooms, but info we need to know in our personal lives.”

### **Bonus 4—Plus . . . you get meals and refreshments**

The program fee includes breakfast, lunch and dinner. Snacks also are provided during session breaks. Past participants rated the food very highly. No meal service is provided Sunday evening prior to the program nor on Friday evening.

### **Wisconsin Jump\$tart Coalition (WJC) thanks its sponsors**

Several key sponsoring organizations underwrite major Institute costs. They make possible the low fees and high quality of the NIFEL. Please join us in thanking them.

## Thank you to the sponsors who make the 2009 programs possible . . .

### Founding sponsor . . .



**CBM**  
Credit Education  
Foundation, Inc.



EDGEWOOD COLLEGE



State of Wisconsin  
DEPARTMENT OF  
FINANCIAL INSTITUTIONS



Northwestern Mutual  
FINANCIAL NETWORK



Community Bankers of Wisconsin  
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EconomicsWisconsin

Insurance Education Foundation  
Wisconsin Bankers Association  
Department of Public Instruction